

Concordia University Athletic Department Returning Student Athlete Packet

2010~2011

The following packet is for student athletes who are participating in the 2010-2011 athletic season. Physicals must be dated **AFTER July 1, 2010.** High School physical forms will not be accepted This packet must be completed and returned to Athletic Department **BEFORE PRACTICES BEGIN**. Failure to return all pages (13) this packet, properly completed, prior to practice beginning will result in **INABLITY TO PARTICIPATE IN PRESEASON ACTIVITIES INCLUDING CONDITIONING AND WEIGHT LIFTING**.

Please direct any questions to the CUAA Athletic Department at 734.995.7342

Attn: Athletic Department Concordia University 4090 Geddes Road Ann Arbor, MI 48105-2797

	Ann Arbor, MI 48105-2797
	Athletic Insurance Information.
	Authorization For Concordia University To Provide Emergency Care.
	Authorization To Notify Parents/Guardian Of Injury/ Illness Sustained During Athletic Participation.
	Authorization To Disclose Medical Records And Direct Payment To Medical Providers.
	Student Athlete Acknowledgment and Assumption of Risk.
	Student Athlete Has Read Insurance Policy and Procedures Concerning Primary and Secondary Insurance Coverage.
	Completed Primary Care Physician and Orthopedic Physician Choice Approved By Current Health Insurance Provider.
Dep	Athletic Medical Payment Procedure. (Completed forms will remain on file in Athletic partment in the event medical payment becomes required.)
	Copies of Health Insurance, Dental Insurance & Vision Insurance Cards. (Please include copies of front and back of cards)

** FOR 2010-2011 ATHLETES ARE REQUIRED TO PROVIDE UPDATED IMMUNIZATION RECORDS, UNLESS OTHERWISE PROVIDED**

Please provide with this packet updated immunization records from your Primary care Physician.

ATHLETE'S INSURANCE INFORMATION.

SPORT			
Name of Athlete:		S.S.#:	
Home Address:			
Home Phone: ()	Da	te of Birth:	
Mother's Phone: work	Ho	me	
Father's Phone: work	Ho	me	
EMERGENCY CONTACT:			
Name:	Pho	one:	
Alternate Phone:			
MEDICAL INSURANCE POLICY INFO	ORMATION:		
Type of Insurance: (e.g. HMO, PPO), etc.)		
Policy Holder:			
Company:			
Address:			
Insurance Company Phone:			
Policy #	Plan#		
Group#	ID#		
Expiration Date: If you have a shor	t-term health insurance pol	cy	
Is the Student/Athlete covered by	a Dental Insurance Plan?	YES NO	
Is the Student Athlete covered by	a Vision/Optical Plan?	YES NO	
Family Physician Name		Phone	
I hereby authorize Concordia Univerlaboratory reports, diagnosis, x-ray copy of this authorization shall be not assume responsibility for the a	y, and any other data coveri deemed valid as the origina	ng this and/or disabilities.	A photo static
Athlete Signature		Date	
Parent Signature	10 years of ago	Date	

	Dhysisian N	lama				
	Physician N	ıame				
	Office Phor	ne #				
	Address:					
I. Autho	orization For C	oncordia Uni	iversity To P	ovide Emergency Ca	are_	
I_				hereby grant the $ ho$	Athletic Trainers,	
	(First)	(Middle)	(Last)			
ai he to	nd or other care to ealth and well be o furnish emerge	that is deemed ling. In the abso ncy care using	I necessary to in ence of the tea the guidelines	y of Michigan Health Synsure proper care of any m physician, I grant per above. Also, when neces nospital for emergency o	y injury/illness to mai mission to a qualified ssary for executing su	intain my I physician
A	thlete/ Parent Sig	gnature		nlete is under 18 years of age	Date	
		Pare	nt signature only if atl	nlete is under 18 years of age		
	_	=	_	y room or hospital (Michigan Hospital (_
Name o	of Hospital					
Phone of	of Hospital				·	

If restricted by the student's insurance plan, please provide the name of a physician(s) in the Ann Arbor

area that the student may be seen by.

<u>Athl</u>	<u>letic Participation</u>	
	Athletic Training Staff to release information listed below. This statement means that	_ do herby give permission for Concordia University n concerning my condition/injury to my parents/guardians at the athlete's medical information can be given request is given to Athletic Department.
	Athlete Signature	Date
	Authorization To Disclose Medical viders.	Records And Direct Payment To Medical
	·	ow for authorization to disclose medical records and ke direct payments to health care providers.
	the claimant to disclose, when requested to	hospital, physician and/or other person who has examined do so, all information with respect to any injury, policy reatment and copies of all hospitals medical records.
	I HEREBY AUTHORIZE MY PRIMARY PRIVATE	

Athlete / Parent Signature _____ Date _____ Date _____

Athlete / Parent Name printed _____

II. Authorization To Notify Parents/Guardian Of Injury/ Illness Sustained During

IV. Student Athlete Acknowledgment And Assumption Of Risk

The undersigned herewith formally acknowledges and declares the following:

I understand that participating in a sport requires a personal acceptance of risk of injury. I generally expect that those who are responsible for the conduct of a sport take reasonable precautions to minimize such risks and that my peers participating in the sport will not intentionally inflict wrongful injury upon me.

I understand that participating in Intercollegiate Athletics at Concordia University may result in injury/illness, permanent physical and/or mental impairment or even death. These injuries may be minor, career or life threatening. I understand Concordia University cannot be held responsible for any injuries or conditions that may be caused by the actions of other athletes or teams. I also understand that injuries caused by my own failure to follow safety procedures or techniques that are made known to me by coaching staff, athletic training staff, or by strength conditioning personnel are my own responsibility.

I understand that there are certain inherent risks involved in participating in intercollegiate athletics. I acknowledge the fact that these risks exist and I am willing to assume responsibility for any and all such risks while participating as an athlete for Concordia University. I also agree to the following:

- A. I voluntarily assume all risks associated with my participation in Intercollegiate Athletics
- B. I accept that Concordia University and its personnel are not to be held responsible for any pre-existing medical conditions(s) that I may have.
- C. I understand that having passed the physical examination by my physician does not necessarily mean that I am physically qualified to participate in Intercollegiate Athletics at Concordia University, but only that the evaluator did not find a medical reason to disqualify me at the time of the physical examination.
- D. I understand and agree that if I experience an injury/illness or change in my health status it is my responsibility to inform my Head Coach and Certified Athletic Trainer in charge of my sport and adhere to the established injury management protocol before I am released to return to full participation. I understand that after an injury that has caused me to miss any games or practices, do to physician restrictions, I must follow up with that physician for clearance documentation to return to my sport.
- E. I understand that I must wear the proper equipment as dictated by the rules of my sport. I may also have to wear padding or braces as indicated by the Athletic Trainer or tending physician. Failure to do so may put me at risk for further injury.

Athlete / Parent Signature _		Date
	Parent signature only if athlete is under 18 years of age	
Athlete / Parent Name prin	ted	

V. Concordia University's Policy & Procedures For Insurance Coverage Of Student Athletes

ALL CONCORDIA UNIVERSITY STUDENT ATHLETES MUST BE COVERED BY SOME TYPE OF INDIVIDUAL HEALTH INSURANCE BEFORE PARTICIPATING IN ANY PRACTICE, COMPETITION, OR CONDITIONING PROGRAM.

Insurance coverage for all athletic related injuries and/or illness shall be covered by student/athlete's primary health insurance first.

If an athlete does not have personal insurance coverage, they must purchase a policy through 1st Agency, Inc., or provide evidence of purchase of a similar policy. This policy will cover 50% of the reasonable and customary charges up to \$25,000 prior to the secondary coverage becoming effective. The cost of this policy is \$880 dollars for the entire year which paid at the beginning of the school year.

Concordia University provides a secondary accident insurance plan for its student athletes. THIS POLICY IS SECONDARY TO, OR IN EXCESS OF PERSONAL FAMILY MEDICAL INSURANCE COVERAGE. For the secondary coverage to be accessed, the student/athlete must have stayed within the guidelines of their primary carrier. The secondary insurance covers only injuries/illness/accidents resulting from the direct participation in the intercollegiate athletic program during the dates of the primary competitive season and designated off-season programs as approved by the Athletic Department according to NAIA guidelines. Concordia University's accident insurance program covers medical bills incurred within one year from the date of accident up to a medical maximum of \$15,000 per accident. This layer of coverage is written in excess over any other family or employer group insurance or other plan that must contribute its maximum first, before this coverage has any liability. Maximum limit of \$25,000 per accident coincides with NAIA Catastrophic coverage within 4 year period. All benefits are paid 100% of the reasonable and customary medical/dental expense incurred within benefit period. There are no co-pays or deductibles for secondary or catastrophic insurance plans.

VI. Dental Care Insurance and Vision Plan

Concordia University provides a secondary dental insurance plan after use of primary dental insurance benefits have been exhausted. THIS POLICY IS SECONDARY TO OR IN EXCESS OF PERSONAL FAMILY DENTAL INSURANCE COVERAGE. Concordia University's dental insurance plan covers only the cost to repair damage to natural teeth that resulted from participation in the sanctioned activities of their sport as defined by NAIA guidelines. No other dental services will be paid out by Concordia University's dental insurance plan. Dental maximum medical limitations are the same as listed above. As requested if you do participate in a family dental plan please copy front and back of card and submit it with this packet.

Concordia University's Athletic Department does not participate in any vision or contact replacement plan.

VII. Concordia University Secondary Insurance Coverage Policy For Non-Related Injury/ Illness

Concordia University's secondary insurance program is <u>only</u> for sports related injuries and is used in the event that the student athlete has exhausted his/her primary benefits.

If the student/athlete is being referred for an injury and/or illness that are *not* caused by participating in practices, games or conditioning, as an athlete for Concordia University, medical bills will not be covered by the secondary insurance plan. Illness/injuries such as: sickness or disease, cancer, STDs, specific skin diseases, and OBGYN problems, any pre-existing conditions, fighting (unless an innocent victim), expenses incurred for the use of orthotics, hernia (of any kind), riding in a vehicle not provided by the University for transportation to and from practices or games, are not covered.

Concordia University has a working relationship with Eastern Michigan's Student Health Care Center. Concordia University also has student insurance plans separate from the Athletic Departments student athlete secondary insurance plan. For information on the student plan or Eastern Michigan's Student Health Services contact Concordia University's student services at 734-995-7314.

VIII. Insurance Policy Changes for Health Insurance & Dental Insurance

Athletes are responsible for knowing the specifics of their own insurance policies. Due to the amount of athletes that have varying health benefit plans it is the athletes responsibility to know who their affiliated providers are. The Athletic Department strongly encourages parents to sit down with their student athlete and discuss your/their health, dental and vision plans. Space has been provided with in this document to list approved health care providers for primary care and orthopedic physicians close to Concordia University. This will expedite the care of your student/ athlete when time of injury occurs. Concordia University has a working relationship with The University of Michigan Health Care System. Concordia University has contracted with Med-Sport which is part of The University of Michigan Health Care System to provide Athletic Training Services. To see if any of the University of Michigan's physicians participate in your health care plan you can check on line at http://ww2.med.umich.edu/healthcenters/insurance_info.cfm . Another local Health Care System is St. Josephs Hospital. You can check online to see if that hospital is within your student's health care plan at www.simh.com. Both internet addresses have up to date lists of insurances that Hospitals participate with. Again, the Athletic Department highly recommends that you designate a physician that participates in your plan to help get the athlete to an approved provider so that your student athlete does not incur out of network fees or co pays.

IT IS THE RESPONSIBILITY OF THE STUDENT ATHLETE TO NOTIFY THE ATHLETIC DEPARTMENT IF A CANCELLATION OR CHANGE OF COVERAGE OCCURS WITH YOUR PRIMARY HEALTH CARE COVERAGE. IF CANCELLATION OF POLICY OCCURS WITHOUT NOTIFICATION, ALL BILLS INCURRED DURING THAT PERIOD WILL BE THE RESPONSIBILITY OF THE STUDENT ATHLETE AND OR HIS /HER PARENTS.

IX. Concordia University's Athletic Training Coverage

A Certified Athletic Trainer has been contracted to provide medical coverage of all home events, Co-ordinate student athlete's office visits with Med-Sport orthopedic physicians and physical therapists. If the student athlete chooses to utilize health services through The University of Michigan Health Care System or another health care system it is the sole responsibility of the student athlete to know what insurance plans that local hospital accepts. If you would like more information on Med-Sport and the credentialed physicians, physical therapists and services they provide you can visit our website at http://www.med.umich.edu/medsport/.

The Athletic Department highly encourages parents to review their health insurance policies pertaining to office and emergency room co-pays before returning to campus for 2010-2011 sports seasons.

I HAVE READ, AND UNDERSTAND CONCORDIA UNIVERSITY'S POLICIES AND PROCEDURES CONCERNING HEALTH, DENTAL AND OPTICAL SECONDARY INSURANCE PLANS.

Athlete / Parent Signature		Date	
	Parent Signature only if Athlete is under 18 yrs of age		

X. Concordia University Athletic Department Athletic Medical Payment Procedure

Medical bills incurred due to an injury while participating in intercollegiate sports programs should follow these steps to get your claim processed.

- A. Submit all of the medical bills concerning your athletic injuries while participating in Concordia's Intercollegiate Athletic Program to your family or employers group health insurance plan **first.** This is your primary coverage.
 - 1. It is the **athlete's responsibility** to forward to your primary insurance company a copy of the bill, enrollment in college, injury, treatment etc.
 - 2. Your primary insurance may honor the claim and pay all portions of any bill incurred.
- B. If a balance remains and you receive a denial of benefits letter from your primary insurance, usually referred to as *explanation of benefits letter*, send copies of itemized bills and letter to Concordia University's Athletic Department.
- C. If the bills incurred are not paid by the family or employer group insurance plan, the claim will be sent from Concordia University's Athletic Department Secondary insurance carrier for processing.

Please note: If the primary family coverage is through an HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization) you must follow proper procedures required by your plan in order for the University's insurance to complete its portion of the claim. This is especially important if your plan requires pre-authorization to be treated if out of your plan's service area.

I have fully read the above, understand and agree to these terms.				
Athlete / Parent Signature	Date			
Athlete / Parent SignatureParent signature only if ath	lete is under 18 years of age			
XI. Authorization To Release Medical Inf	<u>formation</u>			
and it's agents to provide athletic training, cond participate in competitive sports activities at (nt name) herby authorize Concordia University ditioning and care for any injuries that may occur while I Concordia University. I know that Concordia University Med-Sport program to provide athletic training services			
any athletic injuries to my parents, coaching s	to release information about my treatment and care of taff and members of any mental/physical health care ease of medical information as it pertains to my medical			
will not be able to participate in Concordia Univ	on in writing at any time. If I revoke this authorization I versity Intercollegiate sports program. I also understand that may alter my ability to play may result in my			
Athlete / Parent Signature	Date			



AUTHORIZATION - To Permit Use and Disclosure of Health Information

This Authorization was prepared by First Agency, Inc. for purposes of obtaining information necessary to process a claim for benefits.

Upon presentation of the original or a photocopy of this signed Authorization, I authorize, without restriction (except psychotherapy notes), any licensed physician, medical professional, hospital or other medical-care institution, insurance support organization, pharmacy, governmental agency, insurance company, group policyholder, employer or benefit plan administrator to provide First Agency, Inc. or an agent, attorney, consumer reporting agency or independent administrator, acting on its behalf, all information concerning advice, care or treatment provided the patient, employee or deceased named below, including all information relating to, mental illness, use of drugs or use of alcohol. This Authorization also includes information provided to our health division for underwriting or claim servicing and information provided to any affiliated insurance company on previous applications. If this Authorization is for someone other than myself, that individual has given me the authority to act on his/her behalf as explained below.

I understand that I have the right to revoke this Authorization, in writing, at any time by sending written notification to my agent or to us at the above address. I understand that a revocation will not be effective to the extent we have relied on the use or disclosure of the protected health information or if my Authorization was obtained as a condition to determine my eligibility for benefits. Revocation requests must be sent in writing to the attention of the Claims Supervisor.

I understand that First Agency, Inc. may condition payment of a claim upon my signing this authorization, if the disclosure of information is necessary to determine the level or validity of the claim payment. I also understand, once information is disclosed to us pursuant to this Authorization, the information will remain protected by First Agency, Inc. in accordance with federal or state law.

I understand that I or my authorized representative is entitled to receive a copy of this authorization upon request.

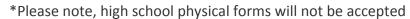
This Authorization is valid from the date signed for the duration of the claim.

Name of Claimant (please print)		Name of Authorized Representative, or Next of Kin (pleas	se print)
Signature of Claimant (if claimant is 18 or older)	Date	Signature of Authorized Representative of Next of Kin	Date
		Relationship of Authorized Representative or Next of Kin	to Claimant

PARENT/GUARDIAN/STUDENT INFORMATION FORM



RETURN FORM WHEN COMPLETE TO	Name o	f College	/University (Concordia Univer	sity Anr	n Arbo	or	
	Attentio	n Ath	letic Departn	nent				
This form is to be completed by the	Addres	Address 4090 Geddes		d				
Parents, Guardians or Student	City _	Ann Arb	or	State	MI	Zip	48105-2	2797
Note: Complete all blanks on this form								
Name of Athlete				Sport				
Social Security No or Passport No				Date of Birth				
College Address				College Phone	()		
Home Address				Home Phone	()		
City			State		Zip)		
Father's Name Social Security No. Date of Birth Address Employer			Social Secur Date of Birth Address					
Address			Address					
Telephone () Medical Insurance Company or Plan Address			Telephone Medical Insu Company or Address	Dlan				
Policy Number			Policy Numb	er				
Telephone ()			Telephone	()				
Is this plan an HMO or PPO? Is pre-authorization required to obtain treatment?	☐ Yes	□ No	,l	n HMO or PPO?	tain treatr	ment?	☐ Yes	□ No
le a second oninion required before surgery?	□ Voc		le a second	oninion required bo	fore sur	aory?	□Vec	□ No





Concordia University Annual Physical Clearance Form 2010-2011

Name				Date		DOB	//_	
Class Rank	: Fresh	Soph Jr	Sr	5 th yr Sr		Sport: _		
Blood Pres	sure	Puls	e	He	ight		Weight_	
Vision R 20)/ L	20/	_ C	ontacts	Glasses	i		
HEENT	NORMAL	ABNORN	/IAL		C	OMMENT	S	
Cardiac								
Lungs								
Spine								
Skin								
Abdominal								
Genitourinary								
Shoulder								
Elbows								
Wrists								
Hands								
Fingers								
Hips								
Knees								
Ankles								
Feet								
Other Medical Findi Currently taking any Please List	medications			? (including birt			NO	_
I certify that I hav					te and re	commend	l:	
Clearance for	atnietic partici	pation with	no limi	TS				
Clearance, per	nding further e	valuation o	r testing	g. Please Explai	n			
Disqualified fr	om participatiı	ng in Interco	ollegiate	Athletics. Plea	se Explain			
Name of examining	; Physician							
Signature of examine Phone #	ning Physician		Fa		Date	<u> </u>		

Please attach Business Card or VOID Prescription note of examining Physician for further contact regarding this physical exam. Thank You.



Returning Athlete Medical Update Form - 2010-2011

(To be completed by **returning athletes only**)

Name				Date		DOB/		/
Class Rank: Fresh	Soph	Jr	Sr	5 th yr Sr	Sport:			
School Address:					Ph	one:		
Shin/Calf Ankle	ed? Y/N Y/N cription medements (voluments (v	edication itamins, exercise exercise fter exer riends d Y/N heart m or skipp of heart ough dur come di conscion inched n s? Y/N ut in the sion? Y, Protection ed, fraction earts (cir	n or pill creatir e? Y/N e? Y/N rcise? Y uring e: urmur? ped hea probler ing or a izzy afte us? Y/N nerve? heat? /N ve eye v tured, k rcle all t Wrist	s? Y/N ne, N.O., etc.)?	death be ag //N head? Y/N lease circle a epeated swo	any you use) elling or p Thigh	Knee	Lower Leg
9. Had any other medical co10. Have you had any medic11. Did you receive any imm	al problem nunizations	s since or shot	your lass s in the	st evaluation? past 12 month	Y/N ns? Y/N			
What is the longest time If you answered YES to any	between	periods	last yea	ar?				
I hereby state that to the be								
Athlete Signature								